

REMARKS/ARGUMENTS

The undersigned acknowledges with appreciation the telephone interview with Examiner Akers held on October 20, 2003. During such interview, the grounds of rejection in the Final Rejection were discussed, as well as the differences between the applied references and the claimed invention. The Examiner is thanked for his helpful comments and suggestions.

It was agreed during the interview, in response to the Examiner's request, that the term "prudent-investor opinion" would be clarified in the claims in accordance with the disclosure of the application to better distinguish that term from the term "expert-opinion", and that in doing so and upon entry of this Amendment the application should be in condition for allowance. By this Amendment, the claims have been amended to recite that a prudent-investor opinion is an opinion from persons having actual, hands-on, practical experience with specific financial issues, situations and the like, regardless of whether that person is actively and regularly engaged in investment matters, or maintains an active portfolio of investment properties. Support for this definition of prudent-investor language appears, for example, at page 6, line 23 to page 7, lines 2 of the specification. It is clear that a "prudent-investor opinion" is distinct from that of an "expert opinion", as an expert is defined at page 7, lines 3-5 of the specification as a person qualified to advise other persons or entities concerning financial matters, and is actively and regularly engaged for consideration in the personal finance and investment industry.

It was pointed out that neither of the applied references teaches the concepts of the present invention, for the reasons set forth in detail in the Amendment After Final Rejection, to which the Examiner's attention is respectfully directed. With the clarifying language in the amended claims,

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it is respectfully submitted that all of the claims are patentable over the applied combination of references.

The rejection of the claims under 35 USC 112 was also discussed during the interview and the remarks in the prior Amendment were repeated. It is likewise understood that upon reconsideration, all of the claims will be found to be in full compliance with 35 USC 112.

In currently reviewing the claims, it was noted that extraneous language appeared in the preamble of claim 14, namely the words "a program". To clarify the claim language, these words have been deleted.

In view of the above, Applicants respectfully request that the rejections of the claims be reconsidered and withdrawn. Allowance of the application is most respectfully solicited.

Should any issues remain, the Examiner is respectfully requested to telephone the undersigned.

Respectfully submitted,

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